

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SYED HAMEED ZAFER
AAMERA ZAFER
Debtor(s)

Case No. 15-26437

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/01/2015.
- 2) The plan was confirmed on 10/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/01/2017.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,905.40
Less amount refunded to debtor	\$79.98

NET RECEIPTS: **\$4,825.42**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$203.21
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$203.21**

Attorney fees paid and disclosed by debtor: \$3,750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALEXIAN BROTHERS	Unsecured	33.47	NA	NA	0.00	0.00
ALEXIAN BROTHERS MEDICAL CEN	Unsecured	513.63	758.13	758.13	57.27	0.00
Alliance Pathology Consultants LTD-AP	Unsecured	112.06	NA	NA	0.00	0.00
Alliance Pathology Consultants LTD-AP	Unsecured	45.64	NA	NA	0.00	0.00
Amazon	Unsecured	6,200.00	NA	NA	0.00	0.00
Amb Anesthesiologists of Chicago	Unsecured	68.40	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,300.00	2,363.04	2,363.04	178.50	0.00
AMERICAN EXPRESS	Unsecured	5,292.62	5,292.67	5,292.67	423.30	0.00
AMERICAN EXPRESS	Unsecured	2,040.00	2,077.83	2,077.83	156.95	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	703.00	7.11	7.11	0.00	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	220,221.68	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	114,000.00	119,647.24	119,647.24	0.00	0.00
BANK OF AMERICA NA	Secured	NA	4,812.92	4,812.92	0.00	0.00
CACH	Unsecured	350.00	341.32	341.32	16.39	0.00
Cardiovascular Associates At ABHVI	Unsecured	11.89	NA	NA	0.00	0.00
CHICAGO CARDIOLOGY INSTITUTE	Unsecured	86.49	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	3,571.26	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	3,571.26	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	205.84	NA	NA	0.00	0.00
DISCOVER BANK	Secured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	11,892.87	11,892.87	951.14	0.00
DISCOVER BANK	Unsecured	NA	13,812.48	13,812.48	1,104.66	0.00
DISCOVER BANK	Unsecured	NA	0.00	0.00	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	435.22	NA	NA	0.00	0.00
Menards Cap One	Unsecured	185.00	NA	NA	0.00	0.00
Mira Med Revenue Group	Unsecured	758.13	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	6,952.68	4,797.45	4,797.45	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	65.45	NA	NA	0.00	0.00
NORTHWEST HEALTHCARE ASSOC	Unsecured	231.50	NA	NA	0.00	0.00
NWHC HOFFMAN ESTATES OFFICE	Unsecured	231.50	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMT	Unsecured	499.42	499.42	499.42	31.07	0.00
PRA RECEIVABLES MGMT	Unsecured	1,377.15	1,092.37	1,092.37	87.37	0.00
PRA RECEIVABLES MGMT	Unsecured	2,045.00	2,045.82	2,045.82	154.53	0.00
PRA RECEIVABLES MGMT	Unsecured	9,640.00	9,638.04	9,638.04	770.80	0.00
PRA RECEIVABLES MGMT	Unsecured	3,104.00	3,104.68	3,104.68	234.51	0.00
PRA RECEIVABLES MGMT	Unsecured	3,573.00	3,572.79	3,572.79	285.75	0.00
PRA RECEIVABLES MGMT	Unsecured	2,250.25	2,250.25	2,250.25	169.97	0.00
QUEST DIAGNOSTICS	Unsecured	75.99	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	75.99	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	2.36	NA	NA	0.00	0.00
RK MEDICAL CENTER LTD	Unsecured	396.64	NA	NA	0.00	0.00
RK MEDICAL CENTER LTD	Unsecured	411.78	NA	NA	0.00	0.00
US CELLULAR	Unsecured	140.24	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVC	Unsecured	5,798.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$119,647.24	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,797.45	\$0.00	\$0.00
All Other Secured	\$4,812.92	\$0.00	\$0.00
TOTAL SECURED:	\$129,257.61	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,748.82	\$4,622.21	\$0.00

Disbursements:

Expenses of Administration	<u>\$203.21</u>
Disbursements to Creditors	<u>\$4,622.21</u>
TOTAL DISBURSEMENTS :	<u>\$4,825.42</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.